

**Information to identify the case:**

Debtor 1	<b>Roger E. Marshall</b>	Social Security number or ITIN	xxx-xx-6358
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-28328-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roger E. Marshall

12/14/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Roger E. Marshall  
 Debtor

Case No. 18-28328-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db  
 517754064 +Roger E. Marshall, 6212 Delilah Road, Egg Harbor Township, NJ 08234-5522  
 517754067 A-1 Collection Service, 2297 Highway 22, #906, Hamilton Square, NJ 08690  
 517754068 +ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001  
 517754065 ASOA LLC, 611 New Road, Suite 1, Northfield, NJ 08225-1669  
 517754066 Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 517754066 Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256  
 517754069 +Atlantic Gastroenterology Associates, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884  
 517754070 +Atlantic Radiologists, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242  
 517754071 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061  
 517754072 Atlanticare Regional Medical Center, Post Office Box 360, Findlay, OH 45839-0360  
 517754076 Bacharach Institute for Rehabilitation, 61 Jimmie Leeds Road, PO Box 723, Pomona, NJ 08240-0723  
 517754078 Champion Rehabilitation, 59 Darby Lane, Mays Landing, NJ 08330-1459  
 517754083 +Island Medical Associates, PA, 2626 Tilton Road, Egg Harbor Township, NJ 08234-1829  
 517754084 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 517754085 Mariner Finance, LLC, 6825 Tilton Road, Suite D-6, Northfield, NJ 08225  
 517754086 +MidFirst Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517754087 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 517754088 New Jersey Division of Labor and, Workforce Development, PO Box 951, Trenton, NJ 08625-0951  
 517754091 +Pauline R. Figaro, 705 N. Main Street, Pleasantville, NJ 08232-1541  
 517754092 +Prince Bediako, c/o Michael R. Mosca, Esquire, 6810 Ventnor Avenue, Ventnor City, NJ 08406-2024  
 517754089 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, Post Office Box 245, Trenton, NJ 08695-0267)  
 517754098 Toyota Rewards, Credit Dispute, PO Box 9786, Cedar Rapids, IA 52409-0004  
 517754099 +William E. Brewer, Esquire, PO Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517754073 E-mail/Text: nicole.watts@atlanticare.org Dec 14 2018 23:59:37 Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361  
 517754075 +E-mail/Text: ebn@americollect.com Dec 15 2018 00:00:37 Atlanticare Regional Medical Center, c/o Americollect, 1851 S. Alverno Road, Manitowoc, WI 54220-9208  
 517754077 EDI: BANKAMER.COM Dec 15 2018 04:34:00 Bank of America, Post Office Box 982235, El Paso, TX 79998-2235  
 517754079 +EDI: CITICORP.COM Dec 15 2018 04:34:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 517754080 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Dec 15 2018 00:01:00 Comcast, 1701 JFK Boulevard, Philadelphia, PA 19103-2899  
 517754081 +EDI: WFNNB.COM Dec 15 2018 04:34:00 Comenity Capital Bank, Post Office Box 182120, Columbus, OH 43218-2120  
 517754082 EDI: IRS.COM Dec 15 2018 04:34:00 Internal Revenue Service, Post Office Box 7346, Philadelphia, PA 19101-7346  
 517754090 EDI: AGFINANCE.COM Dec 15 2018 04:33:00 OneMain Financial, Bankruptcy Department, Post Office Box 6042, Sioux Falls, SD 57117-6042  
 517754093 EDI: SEARS.COM Dec 15 2018 04:34:00 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282  
 517754094 EDI: SWCR.COM Dec 15 2018 04:35:00 Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 517756960 +EDI: RMSC.COM Dec 15 2018 04:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517754095 EDI: RMSC.COM Dec 15 2018 04:34:00 Synchrony Bank - Sam's Club, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
 517754096 EDI: RMSC.COM Dec 15 2018 04:34:00 Synchrony Bank - Walmart, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060  
 517754097 EDI: TFSR.COM Dec 15 2018 04:33:00 Toyota Motor Credit Corp., 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634  
 517863699 EDI: BL-TOYOTA.COM Dec 15 2018 04:34:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 17

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517754074\* Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
Robert A. Loefflad on behalf of Debtor Roger E. Marshall rloefflad@ffhlaw.com, ghuie@ffhlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4